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| Fill in this information to identify your case: |                               |                                   |
|---|-------------------------------|-----------------------------------|
| United States Bankruptcy Court for the:         |                               |                                   |
| CENTRAL DISTRICT OF CALIFORNIA                  | _                             |                                   |
| Case number (if known)                          | Chapter you are filing under: |                                   |
|   | Chapter 7                     |                                   |
|   | ☐ Chapter 11                  |                                   |
|   | ☐ Chapter 12                  |                                   |
|   | ☐ Chapter 13                  | <br>ck if this an<br>ended filing |

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Par | t 1: Identify Yourself  |  |   |
|-----|---|--|---|
|     |   | About Debtor 1:                                | About Debtor 2 (Spouse Only in a Joint Case): |
| 1.  | Your full name  |  |   |
|     | Write the name that is on your government-issued picture identification (for example, your driver's license or passport). | Eric First name  H. Middle name                | First name  Middle name                       |
|     | Bring your picture identification to your meeting with the trustee.   | Davis Last name and Suffix (Sr., Jr., II, III) | Last name and Suffix (Sr., Jr., II, III)      |
| 2.  | All other names you have used in the last 8 years   |  |   |
|     | Include your married or maiden names.   |  |   |
| 3.  | Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)         | xxx-xx-1170                                    |   |

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Debtor 1 Eric H. Davis

| 4. Any business names and<br>Employer Identification<br>Numbers (EIN) you have<br>used in the last 8 years |   | About Debtor 1:   | About Debtor 2 (Spouse Only in a Joint Case):  |  |  |
|--|---|---|--|--|--|
|  |   | ■ I have not used any business name or EINs.  |  |  |  |
|  | Include trade names and doing business as names | Business name(s)  | Business name(s)   |  |  |
|  |   | EINs  | EINs   |  |  |
| 5.   | Where you live                                  | 1351 Main Avenue  | If Debtor 2 lives at a different address:  |  |  |
|  |   | Number, Street, City, State & ZIP Code  | Number, Street, City, State & ZIP Code   |  |  |
|  |   | Los Angeles County  | County   |  |  |
|  |   | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  15310 E. Eliott Street | If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. |  |  |
|  |   | La Puente, CA 91747  Number, P.O. Box, Street, City, State & ZIP Code   | Number, P.O. Box, Street, City, State & ZIP Code   |  |  |
| 6. Why you are choosing<br>this district to file for<br>bankruptcy   |   | Check one:  | Check one:   |  |  |
|  |   | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.                       |  |  |
|  |   | ☐ I have another reason.<br>Explain. (See 28 U.S.C. § 1408.)  | ☐ I have another reason.<br>Explain. (See 28 U.S.C. § 1408.)   |  |  |
|  |   |   |  |  |  |

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Debtor 1 Eric H. Davis

| 7.  | The chapter of the Bankruptcy Code you are  | Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  Chapter 7 |   |  |  |  |  |  |
|-----|---|--|---|--|--|--|--|--|
|     | choosing to file under  |  |   |  |  |  |  |  |
|     |   | □ CI   | hapter 11   |  |  |  |  |  |
|     |   | □ CI   | hapter 12   |  |  |  |  |  |
|     |   | □ CI   | hapter 13   |  |  |  |  |  |
|     |   |  |   |  |  |  |  |  |
| 3.  | How you will pay the fee  |  | I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more deta about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or mon order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. |  |  |  |  |  |
|     |   |  |   | the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay in Installments (Official Form 103A). |  |  |  |  |
|     |   |  | I request that<br>but is not req  | t my fee be waived (Y<br>uired to, waive your fee  | my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, ired to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that r family size and you are unable to pay the fee in installments). If you choose this option, you must fill out |  |  |  |
|     |   |  |   |  |  | cial Form 103B) and file it with your petition.        |  |  |
| 9.  | Have you filed for bankruptcy within the last 8 years?                                | ■ No   |   |  |  |  |  |  |
|     | •   |  | District  |  | When   | Case number  |  |  |
|     |   |  | District  |  | When   | Case number  |  |  |
|     |   |  | District  |  | When   | Case number  |  |  |
| 0.  | Are any bankruptcy<br>cases pending or being<br>filed by a spouse who is              | ■ No   |   |  |  |  |  |  |
|     | not filing this case with<br>you, or by a business<br>partner, or by an<br>affiliate? |  |   |  |  |  |  |  |
|     |   |  | Debtor  |  |  | Relationship to you                                    |  |  |
|     |   |  | District  |  | When   | Case number, if known                                  |  |  |
|     |   |  | Debtor  |  |  | Relationship to you                                    |  |  |
|     |   |  | District  |  | When   | Case number, if known                                  |  |  |
| l1. | Do you rent your  | ■ No   | Go to li  | ne 12.   |  |  |  |  |
|     | residence?  | ☐ Ye   | es. Has yo  | ur landlord obtained an  | eviction judgment agains   | st you and do you want to stay in your residence?      |  |  |
|     |   |  |   | No. Go to line 12.   |  |  |  |  |
|     |   |  |   | Yes. Fill out <i>Initial Stat</i> bankruptcy petition.   | ement About an Eviction  | Judgment Against You (Form 101A) and file it with this |  |  |

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Debtor 1 Eric H. Davis

| Part | Report About Any Bu  | sinesses               | You Own  | as a Sole Proprie                       | tor   |  |  |
|------|--|------------------------|--|---|---|--|--|
| 12.  | Are you a sole proprietor of any full- or part-time business?  | ■ No.                  | Go to Part 4.  |   |   |  |  |
|      |  | ☐ Yes.                 | Name   | and location of bus                     | iness   |  |  |
|      | A sole proprietorship is a<br>business you operate as<br>an individual, and is not a<br>separate legal entity such<br>as a corporation,<br>partnership, or LLC.                                      |                        | Name   | Name of business, if any                |   |  |  |
|      | If you have more than one sole proprietorship, use a separate sheet and attach   |                        | Number, Street, City, State & ZIP Code   |   |   |  |  |
|      | it to this petition.   |                        | Check  | k the appropriate bo                    | x to describe your business:  |  |  |
|      |  |                        |  | Health Care Busin                       | ness (as defined in 11 U.S.C. § 101(27A))   |  |  |
|      |  |                        |  | Single Asset Real                       | Estate (as defined in 11 U.S.C. § 101(51B))   |  |  |
|      |  |                        |  | Stockbroker (as d                       | efined in 11 U.S.C. § 101(53A))   |  |  |
|      |  |                        |  | Commodity Broke                         | er (as defined in 11 U.S.C. § 101(6))   |  |  |
|      |  |                        |  | None of the above                       | 9   |  |  |
| 13.  | Are you filing under<br>Chapter 11 of the<br>Bankruptcy Code and are<br>you a small business<br>debtor?  | deadlines<br>operation | e filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate s. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of its, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure i.C. 1116(1)(B). |   |   |  |  |
|      | For a definition of small  | ■ No.                  | ■ No. I am not filing under Chapter 11.  |   |   |  |  |
|      | business debtor, see 11 U.S.C. § 101(51D).   | □ No.                  | I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.   |   |   |  |  |
|      |  | ☐ Yes.                 | I am fi  | lling under Chapter                     | 11 and I am a small business debtor according to the definition in the Bankruptcy Code. |  |  |
| Part | Penort if You Own or   | Have Any               | Hazardo  | us Property or An                       | y Property That Needs Immediate Attention   |  |  |
|      |  |                        | Tiazai do  | do i Toperty of All                     | y Froperty That Reeds infinediate Attention   |  |  |
|      | Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention? | ■ No.                  |  |   |   |  |  |
|      |  | ☐ Yes.<br>What is      |  | the hazard?                             |   |  |  |
|      |  |                        |  | liate attention is<br>why is it needed? |   |  |  |
|      | For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?  |                        | Where is   | the property?                           | Number, Street, City, State & Zip Code  |  |  |
|      |  |                        |  |   |   |  |  |

Debtor 1 Eric H. Davis

Part 5:

## Explain Your Efforts to Receive a Briefing About Credit Counseling

## 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

## About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about credit |
|--|
| counseling because of:                               |

### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Eric H. Davis

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| /s/ James D. Hornbuckle                | Date          | January 13, 2017 |  |  |  |
|--|---------------|------------------|--|--|--|
| Signature of Attorney for Debtor       | _             | MM / DD / YYYY   |  |  |  |
| James D. Hornbuckle                    |               |                  |  |  |  |
| Printed name                           |               |                  |  |  |  |
| Cornerstone Law Corporation            |               |                  |  |  |  |
| Firm name                              |               |                  |  |  |  |
| 18000 Studebaker Road, Suite 700       |               |                  |  |  |  |
| Cerritos, CA 90703                     |               |                  |  |  |  |
| Number, Street, City, State & ZIP Code |               |                  |  |  |  |
| Contact phone <b>888-990-1211</b>      | Email address |                  |  |  |  |
| 230407                                 |               |                  |  |  |  |
| Bar number & State                     |               |                  |  |  |  |

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